

In re:
Jamaal Wheaton
Kashara Wheaton
Debtors

Case No. 23-13586-pmm
Chapter 13

District/off: 0313-4
Date Rcvd: Oct 03, 2024

User: admin
Form ID: 155

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jamaal Wheaton, Kashara Wheaton, 1185 Edgemoor Ct., Lancaster, PA 17601-5197
14834059	+ Highmark Blue Shield, P.O. Box 382178, Pittsburgh, PA 15251-8178
14834060	#+ Infinia Search Inc., 685 Unionville Rd, Kennett Square, PA 19348-1764
14841732	+ Jefferson Capital Systems LLC Assignee, for Security National Automotive Accept, Tiffany & Brown, 770 Independence Circle, Virginia Beach, VA 23455-6452
14834061	+ Lancaster Behavioral Health, 333 Harrisburg Ave, Lancaster, PA 17603-2951
14834064	+ Michelle Wheaton, 9027 W. Elm St. Apt #2, Phoenix, AZ 85037-1152
14840236	+ PENNYMAC LOAN SERVICES, LLC, c/o MICHAEL PATRICK FARRINGTON, KML Law Group, P.C., 701 Market St., Suite 5000 Philadelphia, PA 19106-1541
14834069	+ Penn Medicine Lancaster General Health, P.O. Box 824809, Philadelphia, Philadelphia, PA 19182-4809
14852192	+ Robert M. Sebia, Esq., Elliott Greenleaf, P.C., 925 Harvest Drive, Suite 300, Blue Bell, PA 19422-1956

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14846984	Email/PDF: bncnotices@becket-lee.com	Oct 04 2024 00:17:50	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14834028	+ Email/PDF: bncnotices@becket-lee.com	Oct 04 2024 00:17:49	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14834031	+ Email/Text: rm-bknotices@bridgecrest.com	Oct 04 2024 11:27:00	Bridgecrest Acceptance Corp, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
14835578	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 04 2024 00:17:48	Bridgecrest Acceptance Corporation, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14835979	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 04 2024 00:17:49	Bridgecrest Acceptance Corporation, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14834032	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 04 2024 00:40:31	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14834035	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Oct 04 2024 00:17:48	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
14835980	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 04 2024 00:40:31	Capital One Auto Finance, a division of, Capital One, N.A., c/o AIS Portfolio Services, LLC, 4515

District/off: 0313-4

User: admin

Page 2 of 4

Date Rcvd: Oct 03, 2024

Form ID: 155

Total Noticed: 54

14835926	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 04 2024 00:17:48	N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14852108	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 04 2024 00:40:31	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14845318	+ Email/PDF: ebn_ais@aisinfo.com	Oct 04 2024 00:17:49	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14844466	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 04 2024 00:40:52	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14834036	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 04 2024 11:27:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14834037	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 04 2024 11:27:00	Comenity Bk/Uulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14834038	+ Email/Text: bankruptcy@credencerm.com	Oct 04 2024 11:27:00	Credence Resource Management, LLC, Attn: Bankruptcy, 4222 Trinity Mills Road Suite 260, Dallas, TX 75287-7666
14834039	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 04 2024 00:40:31	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14834041	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 04 2024 11:27:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14847109	Email/Text: mrdiscen@discover.com	Oct 04 2024 11:26:00	Discover Bank, P.O. Box 3025, New Albany, Oh 43054-3025
14838941	Email/Text: mrdiscen@discover.com	Oct 04 2024 11:26:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14834053	+ Email/Text: mrdiscen@discover.com	Oct 04 2024 11:26:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14834056	^ MEBN	Oct 04 2024 11:21:30	Elliott Greanleaf, P.C., 925 Harvest Drive, Suite 300, Blue Bell, PA 19422-1956
14834057	^ MEBN	Oct 04 2024 11:21:10	Figure Lending, Attn: Bankruptcy, P.O. Box 40534, Reno, NV 89504-4534
14847854	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 04 2024 11:27:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14844895	Email/PDF: resurgentbknotifications@resurgent.com	Oct 04 2024 00:40:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14834062	+ Email/Text: Documentfiling@lciinc.com	Oct 04 2024 11:26:00	Lending Club, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
14834063	^ MEBN	Oct 04 2024 11:20:52	LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144-3612
14834065	Email/Text: EBN@Mohela.com	Oct 04 2024 11:26:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
14881898	Email/Text: EBN@Mohela.com	Oct 04 2024 11:26:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
14848535	+ Email/Text: ext_ebn_inbox@navyfederal.org	Oct 04 2024 11:27:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
14839998	^ MEBN	Oct 04 2024 11:21:02	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14852742	Email/Text: bkrgeneric@penfed.org	Oct 04 2024 11:26:00	Pentagon Federal Credit Union, PO Box 1432,

District/off: 0313-4

User: admin

Page 3 of 4

Date Rcvd: Oct 03, 2024

Form ID: 155

Total Noticed: 54

			Alexandria, VA 22323
14834070	+ Email/PDF: ebnotices@pnmac.com	Oct 04 2024 00:40:53	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14847655	+ Email/PDF: ebnotices@pnmac.com	Oct 04 2024 00:17:50	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14849945	Email/Text: bnc-quantum@quantum3group.com	Oct 04 2024 11:27:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14852655	Email/Text: bnc-quantum@quantum3group.com	Oct 04 2024 11:27:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14852654	Email/Text: bnc-quantum@quantum3group.com	Oct 04 2024 11:27:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
14852719	Email/Text: bnc-quantum@quantum3group.com	Oct 04 2024 11:27:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14852739	Email/Text: bnc-quantum@quantum3group.com	Oct 04 2024 11:27:00	Quantum3 Group, LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14834071	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 04 2024 00:40:54	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14834072	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 04 2024 00:17:47	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14834073	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 04 2024 00:40:30	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14841736	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 04 2024 11:27:00	US Department of Education c/o Nelnet, 121 S 13TH ST, Lincoln, NE 68508-1904
14834075	+ Email/Text: LCI@upstart.com	Oct 04 2024 11:26:00	Upstart, 2950 S. Delaware Street, San Mateo, CA 94403-2577
14834074	+ Email/Text: LCI@upstart.com	Oct 04 2024 11:26:00	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
14836857	^ MEBN	Oct 04 2024 11:20:59	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14834029	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14834030	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14834033	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14834034	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14834040	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14834042	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14834043	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14834044	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14834045	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14834046	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14834047	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14834048	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14834049	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14834050	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561

District/off: 0313-4

User: admin

Page 4 of 4

Date Recd: Oct 03, 2024

Form ID: 155

Total Noticed: 54

14834051	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14834052	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14834054	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14834055	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14834066	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
14834067	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
14834068	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
14834058	##+	Fox Pest Control, 5020 Ritter Road Suite 203, Mechanicsburg, PA 17055-4837

TOTAL: 0 Undeliverable, 21 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
MATTHEW LAZARUS	on behalf of Debtor Jamaal Wheaton matthew@lazaruslawoffice.com lazarus.matthewr109146@notify.bestcase.com
MATTHEW LAZARUS	on behalf of Joint Debtor Kashara Wheaton matthew@lazaruslawoffice.com lazarus.matthewr109146@notify.bestcase.com
REGINA COHEN	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com, mmalone@lavin-law.com
REGINA COHEN	on behalf of Creditor Bridgecrest Credit Company LLC as Servicer for Carvana, LLC rcohen@lavin-law.com, mmalone@lavin-law.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Jamaal Wheaton) Case No. 23-13586-pmm
)
)
Kashara Wheaton) Chapter: 13
)
Debtor(s).)

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: October 3, 2024

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court